

CLAIMS

What is claimed is:

1. A graphical and interactive interface system for managing risk management information, comprising:

5 a secure database having risk management information accessible by authorized access through a network; and
a graphics interface for generating graphic data of the risk management information in response to the authorized access.

10 2. A system of claim 1, the authorized access comprising user inputs to the graphics interface regarding risk management information.

3. A system of claim 1, further comprising one or more workflow process terminals connected in network with the database, for providing updates to the risk management information.

4. A system of claim 3, the terminals comprising a computer.

15 5. A system of claim 3, the terminals comprising one or more of a facsimile, telephone and scanner.

6. A system of claim 1, the database further comprising assistance data accessible concurrently with authorized access of the risk management information.

20 7. A system of claim 1, the assistance data comprising loss prevention and control standards and guidelines.

8. A system of claim 1, a first portion of the risk management information being associated with a first company having proprietary interest in the first portion, a second portion of the risk management information being associated with a second company having proprietary interest in the second portion, the database and interface
25 cooperating to provide access by the first company to the first portion by authorized access while prohibiting access by the second company to the first portion, the

database and interface cooperating to provide access by the second company to the second portion by authorized access while prohibiting access by the first company to the second portion.

9. A system of claim 1, the risk management information being
5 segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information.

10. A system of claim 1, wherein at least part of the risk management information is encrypted to facilitate the authorized access, and further comprising
10 one or more access computers coupled in network with the graphics interface for accessing the risk management information of the database, each of the computers enabling decryption of the encrypted risk management information with input of appropriate access codes.

11. A system of claim 1, further comprising first and second computers
15 coupled in network with the graphics interface, the interface providing the first computer with access to a portion of the risk management information and restricting the second computer from access to the portion.

12. A system of claim 1, the graphics interface providing one or more filter functions to manipulate the risk management information for display of graphic data
20 at a computer networked with the graphics interface.

13. A system of claim 12, the display of graphic data occurring without loading of viewing software at the computer.

14. A system of claim 12, the filter functions comprising one or more of the following: country, city, state, location identifier, gross site property damage
25 values, property value, total location in square feet, percent noncombustible construction, percent of noncombustible walls and roof deck with combustible roof covering, percent of combustible roof, percent of combustible walls, percent with sprinklers, percent needing sprinklers, survey report delivery time, estimated annual

risk avoidance, cost to complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler protection, water supply, surveillance, warehousing protection, other protection, management programs, impairments, smoking regulations, maintenance, employee training, new construction, insurance, pre-emergency planning, private fire brigade, hazardous materials, hot work, loss prevention inspection, fire protection inspection, hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire department type, survey frequency, priority, status, customer intent to complete, and predominant construction.

15. A system of claim 12, the graphic data comprising one or more reports selected from the group consisting of fire protection, recommendation summary, loss prevention survey report delivery, loss prevention survey report schedule, risk quality benchmarking, risk quality rating, management programs, building construction, catastrophe, active recommendations, and completion status.

16. A system of claim 1, the graphics interface and database forming a web server platform to generate secure web pages of the risk management information at a computer networked with the platform and having authorized access to the risk management information.

17. A system of claim 1, the database generating email in response to receipt of an update to the risk management information.

18. A system of claim 17, the database generating email only for authorized user inputs to the risk management information.

19. A system of claim 17, the email being addressed to a user having the authorized access to the risk management information.

20. A system of claim 17, the email having a hyperlink to graphic data of the risk management information.

21. A system of claim 1, the database generating periodic email defining updates to the risk management information.

22. A system of claim 21, the periodic email being addressed to a user having the authorized access to the risk management information.
23. A system of claim 21, the periodic email having a hyperlink to graphic data of the risk management information.
- 5 24. A system of claim 1, the database being responsive to inputs by a user with authorized access at a computer networked with the database to securely store electronic documents with the risk management information associated with the user.
25. A system of claim 24, the electronic documents comprising one or more of loss prevention survey results, risk summaries, and CAD diagrams.
- 10 26. A system of claim 24, the electronic documents comprising one or more CAD diagrams, and further comprising means for automatically converting the CAD diagrams into a graphic image for storage within the database.
27. A system of claim 1, the database comprising a SQL database server.
28. A system of claim 1, the database responsive to electronically received
15 recommendations regarding a segment of risk management information to post the recommendations with the segment of risk management information.
29. A system of claim 1, the graphics interface facilitating interactive recommendations, wherein electronic recommendations for a segment of risk management information may be stored with the database for association with the
20 segment of risk management information.
30. A system of claim 1, the graphics interface and user interface providing drill-down linkage between high level summary and low level explanatory details based upon contributing factors to that rating.
31. A system of claim 1, the graphics interface generating color-coded graphic
25 data to differentiate decision-making risk management information.

32. A system of claim 30, the color-coded graphic data comprising red, yellow, blue and green decision-making risk management information.

33. A system of claim 30, different colors of the color-coded graphic data being associated with different quality ratings.

5 34. A system of claim 1, further comprising means for appending user-generated comments to one or more segments of the risk management information.

35. A system of claim 1, further comprising means for viewing and manipulating recommendations and associated valuations through the graphics interface and over the network.

10 36. A system of claim 35, further comprising means for selectively switching between cost-benefit analyses, summaries, and status screens, through the graphics interface and over the network.

15 37. A system of claim 35, further comprising means for selectively switching between values associated with recommendations, through the graphics interface and over the network.

38. A system of claim 1, further comprising means for viewing one or more of the following recommended cost-benefit analysis information through the graphics interface and over the network: total loss before implementation of a recommendation, total loss after implementation of a recommendation, property damage loss before implementation of a recommendation, property damage loss after implementation of a recommendation, business interruption loss before implementation of a recommendation, business interruption loss after implementation of a recommendation, estimated cost to complete, estimated cost to complete source, estimated probability, estimated probability source, and estimated annual risk avoidance.

25 39. A system of claim 38, the estimated annual risk avoidance comprising a factor of $[(\text{property loss before implementation of a recommendation} + \text{business interruption loss before implementation of a recommendation}) - (\text{property loss after$

implementation of a recommendation + business interruption loss after implementation of a recommendation)] / probability (in years)).

40. A system of claim 1, further comprising means for sharing one or more recommendations between users through the interface and over the network.

5 41. A system of claim 40, the sharing based upon access and authority levels of accounts, divisions, locations, or individuals.

42. A system of claim 1, further comprising means for posting user-generated documents with user-authorized risk management information through the graphics interface and over the network.

10 43. A system of claim 1, further comprising means for automatically emailing users with notification of modifications in a segment of risk management information, the users having authorized access to the segment.

44. A system of claim 43, the modifications comprising posting of a new document to the segment of risk management information.

15 45. A system of claim 1, further comprising (a) an email server connected in network with one or more access computers, and (b) an email notification application connected in network with the database for automatically sending email notification to the access computers upon updates to the risk management information.

20 46. A system of claim 45, further comprising a workflow engine application connected in network between the database and the email notification application, for interfacing between one or more access terminals and the database.

47. A system of claim 1, further comprising a workflow engine application connected in network with the database for interfacing between one or more access terminals and the database.

25 48. A system of claim 47, the workflow engine application comprising a rec builder for posting recommendations to the risk management information.

49. A system of claim 1, further comprising (a) means for generating email indicating, to authorized users, updates to the risk management information, and (b) means for the users to turn email notification on or off and to self-select email notification frequency.

5 50. A system for managing risk management information, comprising:
a database for storing one or more segments of risk management information;
means for augmenting information within one of the segments through a
workflow process terminal in network with the database; and
email notification means for communicating email to an authorized user of the
10 one segment to notify the authorized user of the augmented information,
wherein the authorized user may access graphical data representing at
least part of the segment of risk management information.

15 51. A system of claim 50, the email notification means comprising an email
server connected in network with the authorized user, and an email notification
application for interfacing between the database and the email server.

52. A system of claim 50, further comprising a workflow engine application
for interfacing between one or more workflow process terminals and the database.

20 53. A system of claim 50, further comprising a security buffer coupled in
network between the database and an access computer of the authorized user, for ensuring
only authorized access to the segments of information.

54. A system of claim 53, the email comprising an Internet link to the
augmented information within the one segment, the buffer automatically checking with
the database to ensure that a user accessing the link has authorized access to the
augmented information.

25 55. A system of claim 50, further comprising a graphics interface for collating
risk management information from the database into a graphical display for an access
computer coupled in network with the database.

56. A method for managing risk management information, comprising the steps of:

- segmenting risk management information within a database according to access authorizations;
- 5 generating graphical display of a segment of risk management information at an access computer networked with the database in response to user inputs at the computer and having appropriate access authorizations;
- updating the segment of risk management information in response to data inputs through a workflow process terminal; and
- 10 automatically communicating email to the access computer in notification of the data inputs to the segment.

57. A method of claim 56, the step of automatically communicating comprising the step of sending an Internet link to information within the segment.

- 58. A method of claim 57, further comprising the step of automatically
15 verifying authorizations at the database in response to user interaction with the Internet link.

59. A method of claim 56, the step of generating graphical display comprising the step of filtering the segment of risk management information in response to user-selected filtering options at the access computer.